AMERICAN NATIONAL FINANCIAL INC Form 4 September 13, 2002

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549

FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

 Check this box if no longer subject to Section 16.
Form 4 or Form 5 obligations may continue.
See Instruction 1(b).

		ldress of Rep t, First, Middi	0	2.	Issuer Name and Ticker or Trading Symbol	3.	I.R.S. Identification I Person, if an entity (Number of Reporting <i>Toluntary</i>)
Diaz, Wayne D.					American National Financial, Inc. ANFI			
1111 East Katella Avenue, Suite 220				4.	Statement for Month/Day/Year	5.	If Amendment, Date of Original (<i>Month/Day/Year</i>)	
	11 East Kat	ella Avenue,	Suite 220	•	September 12, 2002			
(Street)		6. Relationship of Reporting Person(s) to Issuer (Check All Applicable)			Individual or Joint/Group Filing (Check Applicable Line)			
Or	range, CA 9	2867			X Director O 10% Owner		X	Form filed by One Reporting Person
(C	City)	(State)	(Zip)		X Officer (give title below)		0	Form filed by More
					O Other (specify below)			than One Reporting Person
					President			

*

If the form is filed by more than one reporting person, see instruction 4(b)(v).

Title of Security (Instr. 3)	2. Transaction Date 2a (Month/Day/Year)	Deemed Execution Date, if any. (Month/Day/Year)	3. Transac Code (Instr. 8)		Securities or Dispos (Instr. 3, 4	sed of (D)		Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownershi (Instr. 4)
			Code V	r	Amount	(A) or (D)	Price			
Common Stock	9/12/02		М		38,005	A	\$4.364	1,152,508	D	
				Do	ge 2					

Table II	Derivative Securities Acquired, Disposed of, or Beneficially Owned
	(e.g., puts, calls, warrants, options, convertible securities)

. Title of Derivative 2. Security (Instr. 3)	Conversion or Exercise 3. Price of Derivative Security	Transaction Date (Month/Day/Year)	3a. Deemed Execution 4. Date, if any (<i>Month/Day/Year</i>)	Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	
				Code V	(A)	(D)
Stock Option (right to buy)	\$4.364	9/12/02		М		38,005
•			Page 3			

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Date Exercisable and 7. Expiration Date (Month/Day/Year)		Title and AmountSecuritiesof UnderlyingSecurities(Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of Derivat Securities Benefici: Following Reporte (Instr. 4)	ally Owned	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
Date I Exercisable	Expiration Date	Title	Amount or Number of Shares					
2/12/99	2/12/09	Common Stock	38,005			0	D	

/s/ Wayne D. Diaz

September 12, 2002

**Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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